

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Danielle Y. Purdy
Harrison J. Purdy, Jr.
Debtors

Case No. 15-00146-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 71

Date Rcvd: Apr 16, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2020.

db #+Harrison J. Purdy, Jr., 6416 Taunton Road, Harrisburg, PA 17111-4800
jdb #+Danielle Y. Purdy, 5201 Jonestown Road Rear, Harrisburg, PA 17112-5003
cr +Toyota Motor Credit Corporation, c/o Schiller & Knapp, LLP, 950 New Loudon Rd, Latham, NY 12110-2100
4601204 +Apothaker & Associates, Apothaker & Associates, PC, 520 Fellowship, MT Laurel, New Jersey 08054-3410
4601205 +Berkheimer Tax Administrator, PO Box 25153, Lehigh Valley, Pennsylvania 18002-5153
4601207 +Bureau of Account Mgmt, 3607 rosemont Ave., Camp Hill, Pennsylvania 17011-6904
4601210 +CitiMortgage, PO Box 6243, Sioux Falls, South Dakota 57117-6243
4609421 #+CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA, 50368-8971
4975253 +CitiMortgage, Inc., c/o David R. Fine, 17 N. Second Street, 18th Floor, Harrisburg, PA 17101, Tel: (717) 231-4500, david.fine@klgates.com 17101-1643
4601211 +Clear Spring Loan Service, 7668 Warren Pkwy, Ste 325, Frisco, TX 75034-4161
4601212 +Comcast c/o RUI Credit Services, PO Box 1349, Melville, NY 11747-0421
4626821 +DONNELLY DISTRIBUTION, 130 TWINBRIDGE DR., PENNNSAUKEN, NJ 08110-4202
4601216 +Diversified Adjustment Service, Inc., PO Box 32145, Coon Rapids, MN 55432-0145
4601217 +Heatherfield Community Assoc., 308 Lopax Rd., Harrisburg, PA 17112-4301
4664690 +Keystone Collections Group, PO Box 499, Irwin, PA 15642-0499
4601219 +LVNV Funding, LLC, 520 Fellowship Rd., Ste C306, c/o David Apothaker, Mount Laurel, New Jersey 08054-3410
4601218 +Lower Paxton Township Authority, 425 Prince Street, Ste. 139, Harrisburg, PA 17109-3053
4601224 +MSHMC Physicians Group, PO Box 854, Hershey 17033-0854
4601223 +MSHMC Physicians Group, PO Box 854, Hershey, Pennsylvania 17033-0854
4601220 +Medical Payment Data c/o Receivables Man, 7206 Hull St. Rd., #211, Richmond, VA 23235-5826
4601221 +Mellon Certified Restoration, 5005 Devonshire Rd., Harrisburg, PA 17109-1730
4601226 +North Star Capital Acquisition, LLC, c/o Apothaker & Assoc., 520 Fellowship Rd., Ste C 306, Mount Laurel, NJ 08054-3410
4636344 +Office of UC Benefits Policy, Department of Labor and Industry, Office of Chief Counsel, Unemployment Compensation Division, 651 Boas Street, 10th Floor, Harrisburg, PA 17121-0751
4601227 +Office of UC Benefits, Claim Services, PO Box 67503, Harrisburg, PA 17106-7503
4626823 +PENNYMAC LOAN SERVICES, 6101 CONDOR DR, MOORPARK, CA 93021-2602
4604900 +PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
4601236 +PPL Electric Utilities, 2 North 9th St., Allentown, Pennsylvania 18101-1179
4601228 +Patient First, 107 South Sporting Hill Road, Mechanicsburg, Pennsylvania 17050-3058
4601229 +Penn State Hershey Medical Center, PO Box 643291, Pittsburgh, Pennsylvania 15264-3291
4601230 +Pennsylvania Dept. of Revenue, 1 Revenue Place, Harrisburg 17129-0001
4601233 +Pinnacle Health Hospitals, PO Box 2353, Harrisburg, Pennsylvania 17105-2353
4601232 +Pinnacle Health Hospitals, PO Box 2352, Harrisburg, Pennsylvania 17105-2353
4601234 +Pinnacle Medical Services, c/o Bureau of Account Management, 3607 Rosemont Ave., Camp Hill, Pennsylvania 17011-6943
4601237 +Property Management, Inc., Agents for Heatherfield Community Assn., 308 Lopax Rd., Harrisburg, PA 17112-4301
4601238 +Quantum Imaging and Therapeutic Associat, 629D Lowther Rd., Lewisberry, PA 17339-9527
4601243 +Torres Credit Services, 27 Fairview, Carlisle, Pennsylvania 17015-3200

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4626817 +EDI: GMACFS.COM Apr 16 2020 23:28:00 ALLY FINANCIAL, 200 RENAISSANCE CTR, DETROIT, MI 48243-1300
4596262 EDI: AIS.COM Apr 16 2020 23:28:00 American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
4601206 +E-mail/Text: EBN_Greensburg@Receivemorermp.com Apr 16 2020 19:48:17
 Berks Credit & Collections, PO Box 329, Tempe, Pennsylvania 19560-0329
4626818 +EDI: CAPITALONE.COM Apr 16 2020 23:28:00 CAP ONE, 26525 N RIVERWOODS BLVD, METTAWA, IL 60045-3440
4626819 EDI: CAPITALONE.COM Apr 16 2020 23:28:00 CAP ONE, PO BOX 85520, RICHMOND, VA 23285
4601208 +EDI: CAPITALONE.COM Apr 16 2020 23:28:00 Capital One Bank (USA), 4851 Cox Road, Glenn Allen, Virginia 23060-6293
4648857 EDI: CAPITALONE.COM Apr 16 2020 23:28:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
4601213 EDI: CCS.COM Apr 16 2020 23:28:00 Credit Collection Services, PO Box 9134, Needham, Massachusetts 02494-9134
4601215 +E-mail/Text: electronicbkydocs@nelnet.net Apr 16 2020 19:47:51 Dept of Ed/NELNET, 3015 Parker Rd. #400, Aurora, CO 80014-2904
4601214 +E-mail/Text: electronicbkydocs@nelnet.net Apr 16 2020 19:47:51 Dept of Ed/NELNET, 3015 Parker RD, Suite 400, Aurora, Colorado 80014-2904
4855760 EDI: ECMC.COM Apr 16 2020 23:28:00 ECMC, PO Box 16408, St. Paul, MN 55116-0408
4855761 EDI: ECMC.COM Apr 16 2020 23:28:00 ECMC, PO Box 16408, St. Paul, MN 55116-0408, ECMC, PO Box 16408, St. Paul, MN 55116-0408
4641649 EDI: JEFFERSONCAP.COM Apr 16 2020 23:28:00 Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
4626820 EDI: JPMORGANCHASE Apr 16 2020 23:28:00 CHASE, PO BOX 15298, WILMINGTON, DE 19850
4626822 +E-mail/Text: bncnotices@becket-lee.com Apr 16 2020 19:47:28 KOHLS/CAPONE, N56 W 17000 RIDGEWOOD DR, MENOMONEE FALLS, WI 53051-7096

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

4649107 E-mail/PDF: resurgentbknotifications@resurgent.com Apr 16 2020 19:55:18
 LVNV Funding, LLC its successors and assigns as, assignee of North Star Capital,
 Acquisition LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 4601222 +E-mail/Text: unger@members1st.org Apr 16 2020 19:48:10 Members First FCU,
 5000 Louise Drive, Mechanicsburg, Pennsylvania 17055-4899
 4601225 +E-mail/Text: Bankruptcies@nragroup.com Apr 16 2020 19:48:14 National Recovery Agency,
 2491 Paxton Street, Harrisburg, Pennsylvania 17111-1036
 4604841 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 16 2020 19:47:47
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg PA 17128-0946
 4601231 +E-mail/PDF: resurgentbknotifications@resurgent.com Apr 16 2020 19:55:56
 Pinnacle Credit Services, PO Box 640, Hopkins, Minnesota 55343-0640
 4601240 +E-mail/Text: colleen.atkinson@rmscollect.com Apr 16 2020 19:48:13 Receivable Management,
 7206 Huss Street Rd. Ste. Richmond, Virginia 23235-5826
 4601241 +EDI: STF1.COM Apr 16 2020 23:28:00 Sun Trust Bank, PO Box 27172,
 Richmond, Virginia 23261-7172
 4601244 EDI: TFSR.COM Apr 16 2020 23:28:00 Toyota Motor Credit, 5005 N. River Blvd NE,
 Cedar Rapids, Iowa 52411
 4596023 EDI: TFSR.COM Apr 16 2020 23:28:00 Toyota Motor Credit Corporation, PO BOX 8026,
 Cedar Rapids, Iowa 52408-8026
 4601245 +E-mail/Text: bankruptcydepartment@tsico.com Apr 16 2020 19:48:09 Transworld Systems, Inc.,
 507 Prudential Rd., Horsham, PA 19044-2308
 4604310 +E-mail/Text: electronicbkkydocs@nelnet.net Apr 16 2020 19:47:51 U.S. Department of Education,
 C/O Nelnet, 3015 South Parker Road, Suite 400, Aurora, CO 80014-2904
 4601247 E-mail/Text: bkrcy@ugi.com Apr 16 2020 19:48:06 UGI Utilities,
 2525 North 12th Street, Ste 360, Reading, 19605
 4601248 E-mail/Text: bkrcy@ugi.com Apr 16 2020 19:48:06 UGI Utilities,
 2525 North 12th Street, Suite 360, Reading, Pennsylvania 19605
 4601249 E-mail/Text: bkrcy@ugi.com Apr 16 2020 19:48:06 UGI Utilities, PO Box 15523,
 Wilmington, Delaware 19886
 4601251 +EDI: VERIZONCOMB.COM Apr 16 2020 23:28:00 Verizon Pennsylvania,
 500 Technology Dr., Ste 300, Weldon Spring, MO 63304-2225
 4601250 +EDI: VERIZONCOMB.COM Apr 16 2020 23:28:00 Verizon Pennsylvania, 500 Technology Dr. #300,
 Weldon Spring, Missouri 63304-2225
 4601252 +EDI: CCS.COM Apr 16 2020 23:28:00 Victoria Fire & Casualty,
 Payment Processing Center - 27, PO Box 55126, Boston, MA 02205-5126
 4601253 +E-mail/Text: rmcbknotices@wm.com Apr 16 2020 19:48:07 Waste Management of PA, Inc.,
 107 Silvia St., Ewing, NJ 08628-3200
 4601254 EDI: WFFC.COM Apr 16 2020 23:28:00 Wells Fargo Card Services, PO Box 522,
 Des Moines, Iowa 50306-0522
 4601255 +E-mail/Text: BKRMailOps@weltman.com Apr 16 2020 19:47:52 Weltman, Weinberg & Reis Co., LPA,
 436 7th Ave., Ste. 1400, Pittsburgh, PA 15219-1827

TOTAL: 35

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* ECMC, PO Box 16408, St. Paul, MN 55116-0408
 4601235* +Pinnacle Medical Services, c/o Bureau of Account Management, 3607 Rosemont Ave.,
 Camp Hill, Pennsylvania 17011-6943
 4601239* +Quantum Imaging and Therapeutic Associat, 629D Lowther Rd., Lewisberry, PA 17339-9527
 4601242* +Sun Trust Bank, PO Box 27172, Richmond, Virginia 23261-7172
 4601209 ###+Capital Tax Collection Bureau, 2301 N. 3rd Street, Harrisburg, PA 17110-1893
 4601246 ###+TruGreen, 860 Ridge Lake Blvd., Memphis, TN 38120-9408

TOTALS: 0, * 4, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court
 immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 18, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2020 at the address(es) listed below:

Chad J. Julius on behalf of Debtor 1 Harrison J. Purdy, Jr. cjulius@ljacobsonlaw.com, creed@ljacobsonlaw.com;egreene@ljacobsonlaw.com;r63089@notify.bestcase.com
Chad J. Julius on behalf of Debtor 2 Danielle Y. Purdy cjulius@ljacobsonlaw.com, creed@ljacobsonlaw.com;egreene@ljacobsonlaw.com;r63089@notify.bestcase.com
Charles J DeHart, III (Trustee) TWecf@pamdl3trustee.com
David R Fine on behalf of Creditor CITIMORTGAGE, INC. david.fine@klgates.com, klgatesbankruptcy@klgates.com
James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmllawgroup.com
Jerome B Blank on behalf of Creditor CITIMORTGAGE, INC. pamb@fedphe.com
Martin A Mooney on behalf of Creditor Toyota Motor Credit Corporation kcollins@schillerknapp.com, lgadomski@schillerknapp.com
Matthew Christian Waldt on behalf of Creditor CITIMORTGAGE, INC. mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
Thomas Song on behalf of Creditor CITIMORTGAGE, INC. pamb@fedphe.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 10

Information to identify the case:

Debtor 1 Danielle Y. Purdy
First Name Middle Name Last Name
Debtor 2 Harrison J. Purdy Jr.
First Name Middle Name Last Name
United States Bankruptcy Court Middle District of Pennsylvania
Case number: 1:15-bk-00146-HWV

Social Security number or ITIN xxx-xx-7741
EIN -----

Social Security number or ITIN xxx-xx-9761
EIN -----

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Danielle Y. Purdy

Harrison J. Purdy Jr.

By the
court:

4/16/20



Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: Courtney Wojtowicz, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.